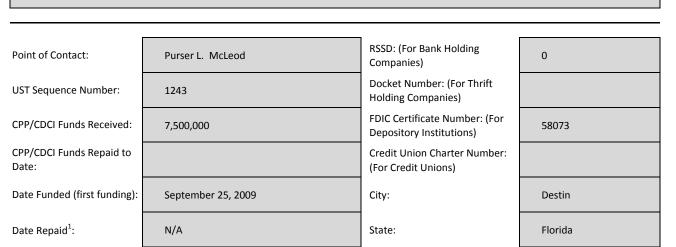


(Include Holding Company Where Applicable)

GulfSouth	Drivata	Rank



<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

X	Increase lending or reduce lending less than otherwise would have occurred.
	Continued lending when appropiate



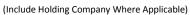






GulfSouth Private Bank		
Х	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	
	Construction and development loans; 1-4 family residential, commercial real estate	
	Increase securities purchased (ABS, MBS, etc.).	
	Make other investments.	







(	
GulfSouth Private Bank	
Increase reserves for non-performing assets.	
increase reserves for non-periorining assets.	
Reduce borrowings.	
Increase charge-offs.	





(In	clude Holding Company Where Applicable)	1789
Gu	ılfSouth Private Bank	
	Purchase another financial institution or purchase assets from another financial institution.	
	Held as non-leveraged increase to total capital.	



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

GulfSouth Private Bank	
What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?	
Without the additional capital infusion the bank would probability not be able to make any additional loans or renew som	e existing loans.

without the additional capital imasion the bank would probability not be able to make any additional found of Tenew 30th Existing founds.



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

GulfSouth Private Bank		

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?
The capital infusion of CPP funds provided the bank with an additional source of liquidity and capital to continue lending and servicing our
community in this distressed market. The capital provided by the program also allowed the bank to continue accepting deposits which it may
not have otherwise. The increase capital levels have assisted in retaining certain sources of liquidity such as other borrowings and lines of
credit.



NAME OF INSTITUTION

(Include Holding Company Where Applicable)	

GulfSouth Private Bank	

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.				
None.				